

# Indiana Department of Labor

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## COBRA Continuing Your Health Benefits

In 1986, the U.S. Congress passed the Combined Omnibus Budget Reconciliation Act (COBRA) which provides employees and their family members who lose their employer provided health insurance due to an job loss or reduction in work hours the right to continue their health in insurance coverage if:

### Continuing Your Health Benefits:

- The employer had 20 or more employees;
- The employee participated in a group health care plan offered by the employer at the time of the job loss;
- The employee elects to continue coverage within 60 days of the loss of coverage; and
- The employee pays the premium, which will be equal to the amount the employer was paying plus 2 percent

COBRA coverage may continue for as long as 18 months and may be particularly important for those who might otherwise find it difficult to get insurance, such as those with care-intensive health conditions.

Spouses and children of workers covered by an employer's health plan may be eligible for up to 36 months of benefits if:

- The worker becomes eligible for Medicare
- A divorce or legal separation occurs
- The covered worker dies.

### COBRA rights apply to:

Medical insurance

Hospitalization insurance

Dental insurance

Vision insurance

Prescription insurance

### Related Links:

[COBRA FAQs](#)

[What if my employer went bankrupt?](#)

[Dislocated worker FAQs about health and pension benefits](#)

[COBRA for Reservists called to Active Duty](#)

[Detailed guide to COBRA](#)

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